

**United States Bankruptcy Court**

Northern District of Illinois  
**Case No. 09-34583**  
**Chapter 7**

In re: Debtor (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Maria V. Torres  
7636 S. Union Ave.  
Chicago, IL 60620

Social Security / Individual Taxpayer ID No.:  
xxx-xx-4272

Employer Tax ID / Other nos.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: December 22, 2009

Kenneth S. Gardner, Clerk  
United States Bankruptcy Court

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**CERTIFICATE OF NOTICE**District/off: 0752-1  
Case: 09-34583User: driddick  
Form ID: b18Page 1 of 1  
Total Noticed: 28

Date Rcvd: Dec 22, 2009

The following entities were noticed by first class mail on Dec 24, 2009.

db +Maria V. Torres, 7636 S. Union Ave., Chicago, IL 60620-2406  
 aty +David M Siegel, David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090-6005  
 tr +Alex D Moglia, ESQ, Moglia Advisors, 1325 Remington Rd, Ste H, Schaumburg, IL 60173-4815  
 14466181 +Alejandrina Sotelo, 4208 N. Bernard, Chicago, IL 60618-1104  
 14466188 Bank of America, PO Box 15184, Wilmington, DE 19850-5184  
 14466189 Bank of America NA, PO Box 660576, Dallas, TX 75266-0576  
 14466191 +Capital One NA, 2730 Liberty Ave., Pittsburgh, PA 15222-4704  
 14466193 Citi Bank, Payment Processing Center, PO Box 6403, Carol Stream, IL 60197-6403  
 14466194 +Dell Computer/Cit Bank, 12234 N IH 35 SB Building B, Austin, TX 78753-1724  
 14466198 +Home Depot, PO Box 689147, Des Moines, IA 50368-9147  
 14466197 +Home Depot, PO Box 6029, The Lakes, NV 88901-6029  
 14466196 +Home Depot, PO Box 6925, The Lakes, NV 88901-6925  
 14466200 Menards HSBC Business Solution, PO Box 5219, Carol Stream, IL 60197-5219  
 14466201 +MiraMed Revenue Group, Dept 77304, PO Box 77000, Detroit, MI 48277-2000  
 14466202 +Park National Bank, 28 W. Madison Street, Oak Park, IL 60302-4230  
 14466203 Resurrection Health Care, Saint Joseph Hospital, 2900 North Lake Shore Drive, Chicago, IL 60657-6274  
 14466204 St Joseph's Hospital, c/o MiraMed Revenue Group, PO Box 536, Linden, MI 48451-0536  
 14466205 +THD/CBSD, CCS Gray OPS Center, 541 Sid Martin Road, Gray, TN 37615-6210  
 14466206 +WFFNATBANK, PO Box 94498, Las Vegas, NV 89193-4498

The following entities were noticed by electronic transmission on Dec 22, 2009.

14466182 +EDI: AMEREXPR.COM Dec 22 2009 19:03:00 AMEX, PO Box 981537, El Paso, TX 79998-1537  
 14466183 +EDI: BANKAMER.COM Dec 22 2009 19:03:00 Bank of America, PO Box 660312, Dallas, TX 75266-0312  
 14466188 EDI: BANKAMER2.COM Dec 22 2009 19:03:00 Bank of America, PO Box 15184, Wilmington, DE 19850-5184  
 14466185 +EDI: BANKAMER.COM Dec 22 2009 19:03:00 Bank of America, PO Box 15710, Wilmington, DE 19886-5710  
 14466184 EDI: BANKAMER.COM Dec 22 2009 19:03:00 Bank of America, 4060 Ogletown/Stanton Rd., Newark, DE 19713  
 14466186 +EDI: BANKAMER.COM Dec 22 2009 19:03:00 Bank of America, 4161 Piedmont Parkway, Greensboro, NC 27410-8119  
 14466189 EDI: BANKAMER2.COM Dec 22 2009 19:03:00 Bank of America NA, PO Box 660576, Dallas, TX 75266-0576  
 14466190 +EDI: CAPITALONE.COM Dec 22 2009 19:03:00 Capital One, PO Box 85015, Richmond, VA 23285-5015  
 14466192 +EDI: CHASE.COM Dec 22 2009 19:08:00 Chase, 201 N. Walnut St. DE1-1027, Wilmington, DE 19801-2920  
 14466195 EDI: DISCOVER.COM Dec 22 2009 19:03:00 Discover Card, PO Box 15316, Wilmington, DE 19850  
 14466199 +EDI: HFC.COM Dec 22 2009 19:03:00 HSBC/Mnrd, 90 Christiana Road, New Castle, DE 19720-3118

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14466187\* Bank of America, PO Box 15710, Wilmington, DE 19886-5710

TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2009

Signature:

